

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re CASSANDRA BANKO

Case No. 1829983 (ABA)

Reporting Period: 09/01/19 to 09/30/19

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

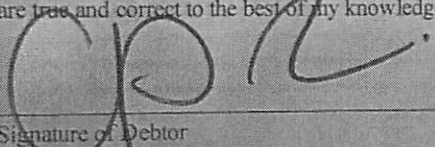
Include FORM MOR-1 (INDV) if debtor is a wage earner.

Substitute FORM MOR-2 (RE) for MOR-1 if case is a Single Asset Real Estate case.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	X	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	X	
Copies of bank statements		X	
Cash disbursements journals			
Statement of Operations	MOR- 2 (RE)	X	
Balance Sheet			
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts			
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging			
Debtor Questionnaire			

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.


Signature of Debtor

Date

10/18/2019

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

FORM MOR (INDV)
(9/99)

In re: CASSANDRA BANKO
Debtor

Case No. 18-29983 (ABA)
Reporting Period Sept 1- Sept 30, 2019

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	\$709.43	
RECEIPTS		
SSDI Child Benefit Pay	\$1,409.00	\$15,385.00
SSDI Pay	\$2,658.60	\$29,031.60
Our Kids Miami - Adoption Pay	\$428.00	\$4,708.00
Hrac Reservations Refund	TOTAL RENT	\$1.00
Rent Received Sept 3 For August	\$3,000.00	\$8,445.00
Rent Received Sept 5 for 1/2 Sept	\$2,955.00	
Rent Received Sept 24 for 2/2 Sept	\$2,490.00	
Deposits	\$5,194.90	\$52,760.83
Allstate- Homeowner's Insurance		\$2,958.69
Total Receipts	\$18,135.50	\$174,617.62
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage	\$0.00	\$3,296.00
Utilities	\$1,075.12	\$8,583.22
Insurance	\$0.00	\$317.44
Auto Expenses	\$203.26	\$4,999.95
Repairs/ Maintenance	\$201.70	\$8,269.69
Medical Expenses	\$1,252.67	\$20,482.44
Travel/Entertainment	\$762.80	\$21,153.78
Food/Dining Out	\$769.63	\$10,405.01
Personal Expenses ** new computer	\$4,149.59	\$34,388.38
ATM/Withdrawals	\$4,400.49	\$64,223.25
Total Ordinary Disbursements		
REORGANIZATION ITEMS:		
Professional Fees	\$12,815.26	\$176,119.16
U. S. Trustee Fees	\$0.00	\$1,950.00
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	\$0.00	\$1,950.00
Total Disbursements (Ordinary + Reorganization)		
	\$12,815.26	\$178,069.16
Net Cash Flow (Total Receipts - Total Disbursements)		
	\$5,320.24	\$7,969.59
Cash - End of Month (Must equal reconciled bank statement)	\$1,992.17	

SAVINGS End of Month \$2,995.02
\$4,987.19

FORM MOR-1(INDV)
(9/99)

In re CASSANDRA BANKO
Debtor

Case No. 18-29983 (ABA)
Reporting Period: 9/1/2019-9/30/2019

STATEMENT OF OPERATIONS - Single Asset Real Estate Case
(Income Statement)

The Statement of Operations is to be prepared on an accrual basis. The accrual basis of accounting recognizes revenue when it is realized and expenses when they are incurred, regardless of when cash is actually received or paid.

INCOME	Month	Cumulative Filing to Date
Rental Income	\$11,907.50	\$70,174.75
Additional Rental Income		
Common Area Maintenance Reimbursement		
Total Income (attach Rent Roll)	\$11,907.50	\$70,174.75
EXPENSES		
MORTGAGE- PRINCIPAL& INTEREST	\$2,930.10	\$33,937.23
RENTERS INSURANCE	\$599.71	\$7,143.15
TAXES- REAL ESTATE	\$1,110.17	\$13,322.04
MORTGAGE- ESCROW SHORTAGE PAYMENT	\$0.00	\$909.99
Management Fees		
Other Interest		
Repairs		
Supplies		
Travel & Entertainment		
Utilities		
Other (list below)		
Total Operating Expenses Before Depreciation		
Depreciation/Depletion/Amortization		
Net Income (Loss) Before Other Income & Expenses		
OTHER INCOME AND EXPENSES	\$4,639.98	\$55,312.41
Other Income: (List Below)		
Interest Expense		
Other Expense: (List Below)		
Net Income (Loss) Before Reorganization Items		
REORGANIZATION ITEMS		
Professional Fees	\$0.00	\$0.00
U. S. Trustee Quarterly Fees	\$0.00	\$1,950.00
Interest Earned on Accumulated Cash from Chapter 11**		
Gain (Loss) from Sale of Property		
Other Reorganization Expense: (List Below)		
Total Reorganization Expenses	\$0.00	\$1,950.00
Income Taxes		
Net Income (Loss)	\$7,267.52	\$14,862.34

**Insider" is defined in 11 U.S.C. Section 101(31).

**Interest Earned on Accumulated Cash from Chapter 11: Interest earned on cash accumulated during the chapter 11 case, which would not have been earned but for the bankruptcy proceeding, should be reported as a reorganization item.

Wells Fargo Everyday Checking

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CASSANDRA L BANKO
DEBTOR IN POSSESSION
CH11 CASE #18-29983 (NJ)
304 N ESSEX AVE
MARGATE CITY NJ 08402-1830

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (347)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 9/1	\$709.43
Deposits/Additions	21,598.00
Withdrawals/Subtractions	- 20,315.26
Ending balance on 9/30	\$1,992.17

Account number:

CASSANDRA L BANKO
DEBTOR IN POSSESSION
CH11 CASE #18-29983 (NJ)

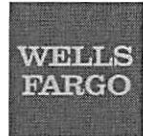
New Jersey account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 021200025

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

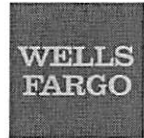
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Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/3		ATM Check Deposit on 08/31 1886 Bethlehem Pike Flourtown PA 0005748 ATM ID 0013A Card 6976	3,000.00		
9/3		Purchase authorized on 08/30 B - Wch Front Desk Atlantic City NJ S389242556197343 Card 6976		44.62	
9/3		Purchase authorized on 08/31 Sq *Barby's Ventnor City NJ S389243672756707 Card 6976		32.00	
9/3		Purchase authorized on 08/31 Apl*Itunes.Com/Bil 866-712-7753 CA S469243715014067 Card 6976		5.32	
9/3		Recurring Payment authorized on 08/31 Apl*Itunes.Com/Bil 866-712-7753 CA S309244232204324 Card 6976		2.99	
9/3		Purchase authorized on 09/01 Gnac Hotel The Dec Atlantic City NJ S389245080713786 Card 6976		29.00	
9/3		Purchase with Cash Back \$ 50.00 authorized on 09/02 Casel's Market Margate City NJ P00000000679232636 Card 6976		55.95	
9/3		Island Gym ABC Club Fees 1924200578445 - Island Gym 888-827-9262		26.71	
9/3		Comcast Cable 190901 7411378 Cassandra *Banko		206.92	
9/3		Atlanticcity El Resi Util 190830 7990855 Cassandra Banko *		282.00	3,023.92
9/4		Cashed/Deposited Item Retn Unpaid Fee		12.00	
9/4		Deposited Item Retn Unpaid - Paper 190904		3,000.00	
9/4		Online Transfer From Banko C Way2Save Savings xxxxxx9126 Ref #lb06Schlxm on 09/04/19	500.00		
9/4		Purchase authorized on 09/03 Acme Store 0295 Seaside Heigh NJ P00309247068259502 Card 6976		38.27	
9/4		Zelle to Cubas Ramiro on 09/04 Ref #Rp06S8Bj4B		500.00	
9/4		Online Transfer to Banko C Way2Save Savings xxxxxx9126 Ref #lb06S8Bpm7 on 09/04/19		500.00	
9/4		Purchase authorized on 09/04 Aldi 60076 Egg Harbor to NJ P00000000786490111 Card 6976		20.33	
9/4		Purchase authorized on 09/04 Marshalls 4001 Black H Mays Landing NJ P0000000086488987 Card 6976		83.14	
9/4		Purchase authorized on 09/04 Macy's 080 100 Black Mays Landing NJ P00309247654144187 Card 6976		106.63	
9/4		Purchase authorized on 09/04 The Home Depot #0930 Egg Hbr Twp NJ P00309247668758359 Card 6976		42.50	-778.95
9/5		Overdraft Fee for a Transaction Posted on 09/04 \$500.00 Zelle to Cubas Ramiro on 09/04 Ref #Rp06S8Bj4B		35.00	
9/5		Partial Reversal of Overdraft Fee for a Transaction Posted on 09/04 \$500.00 Zelle to Cubas Ramiro on 09/04 Ref #Rp06S8Bj4B	26.25		
9/5		Purchase Return authorized on 09/04 Macys Hamilton Mays Landing NJ S619248154139057 Card 6976	64.34		
9/5		Money Transfer authorized on 09/05 From Square Cash NJ S00469248587494565 Card 6976	2,955.00		
9/5		Zelle to Braunstein Laurie on 09/05 Ref #Rp06Sgjljr Payment #2		250.00	
9/5		Purchase with Cash Back \$ 10.00 authorized on 09/05 Rite Aid Store - 10493 Ventnor City NJ P00389248782481422 Card 6976		26.16	
9/5		Geico Prem Coll 190904 8A07V9Qndkboe E Cassandra Banko		55.98	
9/5		Vz Wireless Ve Vzw Webpay 190904 2166452 Cassandra *Banko		180.38	1,719.12
9/6		Purchase authorized on 09/01 Ge Appliance Parts 800-253-2237 KY S389244502960567 Card 6976		46.54	
9/6		Purchase authorized on 09/05 WWW.Cvs.Com 888-607-4287 RI S589248693711209 Card 6976		5.11	
9/6		Purchase authorized on 09/05 WWW.Cvs.Com 888-607-4287 RI S309248718478165 Card 6976		5.11	
9/6		Purchase authorized on 09/05 Sq *Barby's Ventnor City NJ S469248773045751 Card 6976		82.00	
9/6		Purchase authorized on 09/06 Acme Store 0294 Ventor NJ P00389249580331502 Card 6976		210.23	1,370.13
9/9		Purchase Return authorized on 09/06 B - Wch Front Desk 6093177337 NJ S619251543162706 Card 6976	50.00		

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Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/9		Purchase authorized on 09/06 B - Wch Front Desk 6093177337 NJ S469249308341921 Card 6976		50.00	
9/9		Purchase authorized on 09/07 Cvs/Pharm 00853--9301 Margate City NJ P00000000637078830 Card 6976		43.72	
9/9		Non-WF ATM Withdrawal authorized on 09/07 9300 Ventnor Ave Margate NJ 00389250742083832 ATM ID Pm3817 Card 6976		200.00	
9/9		Non-Wells Fargo ATM Transaction Fee		2.50	
9/9		Purchase authorized on 09/08 Acme Store 0294 Ventor NJ P00389251641065273 Card 6976		80.96	
9/9		Venmo Payment 2477130539 Cassandra Banko		1.00	1,041.95
9/10		Purchase with Cash Back \$ 10.00 authorized on 09/10 Cvs/Pharm 00853--9301 Margate City NJ P00000000883789739 Card 6976		18.88	1,023.07
9/11		SSA Treas 310 Xxsoc Sec 091119 xxxxx0792C1 SSA N1*Gd*Cassandra Banko for IN1*Be*Issac Ban	1,409.00		
9/11		SSA Treas 310 Xxsoc Sec 091119 xxxxx0792A SSA Cassandra L Banko	2,658.60		
9/11		Purchase authorized on 09/10 Sq *Barby's Ventnor City NJ S589253759374298 Card 6976		25.00	
9/11		Purchase authorized on 09/10 Victoriassecret.CO 800-888-1500 OH S589247107476386 Card 6976		78.00	
9/11		Purchase authorized on 09/11 Marshall's 4001 Black H Mays Landing NJ P00000000971459063 Card 6976		65.99	
9/11		Purchase authorized on 09/11 The Home Depot #0930 Egg Hbr Twp NJ P00589254561634481 Card 6976		102.54	4,819.14
9/12		Purchase authorized on 09/11 Cvs/Pharmacy #0085 Margate City NJ S309254507110343 Card 6976		27.26	
9/12		Purchase authorized on 09/11 Wawa 941 0000 Mays Lndg NJ S469254551021074 Card 6976		46.43	
9/12		Purchase authorized on 09/11 Sq *Barby's Ventnor City NJ S309254650158111 Card 6976		60.00	
9/12		Purchase authorized on 09/12 Shoprite Somers Pnt S1 Somers Point NJ P00309255611657579 Card 6976		47.34	
9/12		Purchase authorized on 09/12 Cvs/Pharmacy #00 00853--9 Margate City NJ P00389255622906437 Card 6976		113.62	4,524.49
9/13		ATM Cash Deposit on 09/13 8013 Atlantic Avenue Margate City NJ 0001347 ATM ID 0011M Card 6976	250.00		
9/13		Purchase authorized on 09/12 Downbeach Liquors Margate City NJ S469255626243258 Card 6976		19.61	
9/13		Purchase with Cash Back \$ 20.00 authorized on 09/13 Cvs/Pharm 00853--9301 Margate City NJ P00000000570717517 Card 6976		23.72	4,731.16
9/16		Zelle From Ferenc Helyes on 09/16 Ref # Tdp0Euznb85E	1.00		
9/16		Purchase authorized on 09/12 Carmen'S Market Mays Landing NJ S469255585115809 Card 6976		31.71	
9/16		Purchase authorized on 09/12 Curexa Egg Harbor to NJ S389255601305441 Card 6976		120.00	
9/16		Purchase authorized on 09/13 B - Wch Front Desk 6093177337 NJ S589256344992727 Card 6976		50.00	
9/16		Purchase authorized on 09/13 Aversas Bakery Margate City NJ S469256642001124 Card 6976		8.38	
9/16		Purchase authorized on 09/13 Sq *All Terrain CO 877-417-4551 TX S589256652084620 Card 6976		239.00	
9/16		Purchase authorized on 09/13 Imperial Massage I Margate NJ S589256693522915 Card 6976		69.55	
9/16		Purchase authorized on 09/13 Margate Dairy Bar Margate City NJ S469256709019002 Card 6976		15.54	
9/16		Purchase authorized on 09/13 Lobby Bar Atlantic City NJ S389256854061115 Card 6976		31.00	
9/16		Purchase authorized on 09/14 Vistapr*Vistaprint 866-8936743 MA S309257604782333 Card 6976		10.00	
9/16		Purchase authorized on 09/14 23Andme.Com 800-238-5230 CA S389257614248091 Card 6976		208.95	

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Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/16		Purchase authorized on 09/14 Sq *Barby's Ventnor City NJ S589257659955093 Card 6976		32.00	
9/16		Purchase authorized on 09/14 Casel's Market Pla Margate NJ S309257673851603 Card 6976		66.42	
9/16		Purchase authorized on 09/14 The Crab Trap Somers Point NJ S309257845028109 Card 6976		20.25	
9/16		Purchase authorized on 09/14 The Crab Trap Somers Point NJ S389258061316117 Card 6976		65.48	3,763.88
9/17		Recurring Payment authorized on 09/16 Tu *Transunion 800-493-3292 CA S589259751456393 Card 6976		21.28	
9/17		ATM Withdrawal authorized on 09/17 One Borgata Way Atlantic City NJ 0002188 ATM ID 0019M Card 6976		200.00	
9/17		Non-WF ATM Withdrawal authorized on 09/17 1 Borgata Way Atlantic City NJ 00389260625383118 ATM ID Cpsb1839 Card 6976		204.99	
9/17		Non-Wells Fargo ATM Transaction Fee		2.50	
9/17		ATM Withdrawal authorized on 09/17 One Borgata Way Atlantic City NJ 0002200 ATM ID 0019M Card 6976		300.00	3,035.11
9/18		Purchase authorized on 09/16 Ovr*O.CO/Overstock 800-8432446 UT S469259803373714 Card 6976		48.96	
9/18		Purchase authorized on 09/17 Hollywood Nails II Northfield NJ S469260582077580 Card 6976		37.00	
9/18		Purchase authorized on 09/17 Sq *Barby's Ventnor City NJ S589260710562558 Card 6976		25.00	
9/18		Online Transfer to Banko C Way2Save Savings xxxxxx9126 Ref #lb06Vb2Krg on 09/18/19		1,000.00	
9/18		Non-WF ATM Withdrawal authorized on 09/18 6678 Black Horse P Egg Harbor Tw NJ 00469261496491079 ATM ID Pm3632 Card 6976		50.00	
9/18		Non-Wells Fargo ATM Transaction Fee		2.50	
9/18		Purchase authorized on 09/18 Acme Store 0294 Vantor NJ P00469261861450203 Card 6976		69.31	
9/18	179	Check		30.00	1,772.34
9/19		Purchase authorized on 09/17 Alan H. Chenman Dm Linwood NJ S309260506804651 Card 6976		162.00	
9/19		Purchase authorized on 09/17 Staples 0011 Somers Point NJ S309260520461741 Card 6976		268.13	
9/19		Purchase authorized on 09/17 Starbucks Store 50 Egg Harbor NJ S589260588251275 Card 6976		8.21	
9/19		Purchase authorized on 09/18 Wawa 947 0000 Egg Harbor NJ S309261494436184 Card 6976		29.55	1,304.45
9/20		Purchase Return authorized on 09/19 Tu *Transunion 800-493-3292 CA S629263546885678 Card 6976	21.28		
9/20		Zelle From Ramiro Cubas on 09/20 Ref # Tdp0Ev3Nn7E6	200.00		
9/20		Purchase authorized on 09/19 Tu *Transunion 800-493-3292 CA S309262634762754 Card 6976		10.61	
9/20		ATM Withdrawal authorized on 09/20 8013 Atlantic Avenue Margate City NJ 0002879 ATM ID 0011M Card 6976		60.00	
9/20	178	Check		15.00	
9/20		Verizon Wireless Payments 190920 062083387400001 0000000062083387400001		186.90	1,253.22
9/23		Zelle From Tracie Coleman on 09/22 Ref # Cofmu2Fmzkbc	100.00		
9/23		Zelle From Ramiro Cubas on 09/23 Ref # Tdp0Ev6Nzh60	1,000.00		
9/23		Online Transfer From Banko C Way2Save Savings xxxxxx9126 Ref #lb06W2Tzb3 on 09/23/19	1,000.00		
9/23		Purchase authorized on 09/19 Morgan Medical Cen Haddonfield NJ S589262561168947 Card 6976		455.00	
9/23		Purchase authorized on 09/20 Imperial Massage I Margate NJ S589263734862703 Card 6976		58.85	
9/23		Purchase authorized on 09/20 Sq *Barby's Ventnor City NJ S589263781533576 Card 6976		82.00	

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Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/23		Purchase authorized on 09/20 Zorro S Pizza Ventnor City NJ S469263798703198 Card 6976		10.67	
9/23		Purchase authorized on 09/21 Casel's Market Margate City NJ P0000000873889034 Card 6976		66.27	
9/23		ATM Withdrawal authorized on 09/22 8013 Atlantic Avenue Margate City NJ 0003460 ATM ID 0011M Card 6976		60.00	
9/23		Purchase authorized on 09/23 Cvs/Pharmacy #00 00853--9 Margate City NJ P00389266798639685 Card 6976		6.50	
9/23		Purchase authorized on 09/23 Cvs/Pharm 00853--9301 Margate City NJ P0000000670878305 Card 6976		26.42	
9/23		Comcast Cable 190920 3835901 Cassandra *Banko		218.92	
9/23		Ptc E-Zpass Csc ACH Auto 190920 83404522 Cassandra Banko		35.00	2,333.59
9/24		Rtp From Venmo on 09/24 20190924021000021P1Brjpm01070011080	2,490.00		
9/24		Purchase authorized on 09/20 B - Wch Front Desk Atlantic City NJ S469263638376379 Card 6976		44.62	
9/24		Purchase authorized on 09/24 Macy's 059 Rt 38 & H Cherry Hill NJ P00589267622966811 Card 6976		40.52	
9/24		Purchase authorized on 09/24 Macy's Rt 38 & Hadd Cherry Hill NJ P00000000771139374 Card 6976		19.93	
9/24		Purchase authorized on 09/24 Macy's Rt 38 & Hadd Cherry Hill NJ P0000000037779018 Card 6976		23.93	
9/24		Purchase authorized on 09/24 Dick's Sporting Goods Mays Landing NJ P00309267706854483 Card 6976		157.82	
9/24		Purchase authorized on 09/24 Best Buy 00005819 Mays Landing NJ P00000000879088066 Card 6976		79.96	
9/24		ATM Withdrawal authorized on 09/24 One Borgata Way Atlantic City NJ 0004514 ATM ID 0019M Card 6976		300.00	
9/24		Zelle to Cubas Ramiro on 09/24 Ref #Rp06W66M54		1,000.00	3,156.81
9/25		Purchase authorized on 09/23 Alan H. Chenman Dm Linwood NJ S589266550123598 Card 6976		68.00	
9/25		Purchase authorized on 09/23 Apl*Apple Online S 800-676-2775 CA S389266843911067 Card 6976		1,262.43	
9/25		Recurring Payment authorized on 09/24 Microsoft*Store Msbill.Info WA S469268021360869 Card 6976		159.93	
9/25		ATM Withdrawal authorized on 09/25 8013 Atlantic Avenue Margate City NJ 0003922 ATM ID 0011M Card 6976		60.00	
9/25		Purchase authorized on 09/25 Shoprite Somers Pnt S1 Somers Point NJ P00469268716252108 Card 6976		146.38	1,460.07
9/26		Citrus Health NE Exp Reimb W-100160688 Cassandra Banko	428.00		
9/26		Square Inc * Cash App 190926 T200155481133	1,000.00		
9/26		Purchase authorized on 09/24 Starbucks Store 23 Cherry Hill NJ S589267654743544 Card 6976		10.02	
9/26		Purchase authorized on 09/25 Sp * Attain Inc. Katinusa.Mysh CA S309268523737553 Card 6976		136.00	
9/26		Purchase authorized on 09/25 Sq *Agnes Cafe Bre Ventnor City NJ S309268534493645 Card 6976		13.34	
9/26		Purchase authorized on 09/25 Sq *Barby's Ventnor City NJ S389268585316458 Card 6976		45.00	
9/26		Purchase authorized on 09/25 Blown Away Salon A Linwood NJ S469268665229727 Card 6976		35.00	
9/26		Purchase authorized on 09/25 Wawa 461 0000 Somers Point NJ S469268673410682 Card 6976		36.30	2,612.41
9/27		Purchase Return authorized on 09/25 Staples 0011 Somers Point NJ S619270543561231 Card 6976	82.03		
9/27		ATM Cash Deposit on 09/27 8013 Atlantic Avenue Margate City NJ 0004396 ATM ID 0011M Card 6976	140.00		
9/27		Money Transfer authorized on 09/27 From Square Cash NJ S00389270653317155 Card 6976	2,462.50		
9/27		Zelle From Tracie Coleman on 09/27 Ref # Cofkt5E9D2x3	100.00		
9/27		Purchase authorized on 09/25 Macys .Com 800-289-6229 OH S589268796220446 Card 6976		31.99	

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Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/27		Online Transfer to Banko C Way2Save Savings xxxxxx9126 Ref #lb06Wlrl8M on 09/27/19		3,000.00	2,364.95
9/30		ATM Cash Deposit on 09/28 8013 Atlantic Avenue Margate City NJ 0004652 ATM ID 0011M Card 6976	1,000.00		
9/30		Zelle From Ramiro Cubas on 09/29 Ref # Tdp0Evcom2Xu	660.00		
9/30		Purchase authorized on 09/25 Macys .Com 800-289-6229 OH S589268796220446 Card 6976		14.16	
9/30		Purchase authorized on 09/25 Macys .Com 800-289-6229 OH S589268796220446 Card 6976		41.86	
9/30		Purchase authorized on 09/27 Sq *Agnes Cafe Bre Ventnor City NJ S389270507819406 Card 6976		25.46	
9/30		ATM Withdrawal authorized on 09/28 One Borgata Way Atlantic City NJ 0005854 ATM ID 0019M Card 6976		300.00	
9/30		Purchase authorized on 09/28 Sq *Barby's Ventnor City NJ S589271611049022 Card 6976		32.00	
9/30		Purchase authorized on 09/28 Colmar Home Center Margate City NJ S469271617594782 Card 6976		10.12	
9/30		ATM Withdrawal authorized on 09/28 8013 Atlantic Avenue Margate City NJ 0004653 ATM ID 0011M Card 6976		60.00	
9/30		Purchase authorized on 09/28 Bedazzled Boutique Margate City NJ S469271628893388 Card 6976		48.00	
9/30		Purchase authorized on 09/28 Aversas Bakery Margate City NJ S469271632282650 Card 6976		21.30	
9/30		Purchase authorized on 09/28 Hollywood Nails II Northfield NJ S389271699101485 Card 6976		60.00	
9/30		Purchase authorized on 09/29 Cvs/Pharm 00853--9301 Margate City NJ P00000000380561748 Card 6976		48.93	
9/30		Purchase authorized on 09/29 Bedazzled Boutique Margate City NJ S589272706958055 Card 6976		48.00	
9/30		ATM Withdrawal authorized on 09/30 One Borgata Way Atlantic City NJ 0006833 ATM ID 0019M Card 6976		300.00	
9/30		ATM Withdrawal authorized on 09/30 One Borgata Way Atlantic City NJ 0006863 ATM ID 0019M Card 6976		300.00	
9/30		ATM Withdrawal authorized on 09/30 One Borgata Way Atlantic City NJ 0006872 ATM ID 0019M Card 6976		200.00	
9/30		Purchase authorized on 09/30 Borgata Hotel CA Borgata Atlantic City NJ P00469273788542731 Card 6976		522.95	1,992.17
Ending balance on 9/30					1,992.17
Totals			\$21,598.00	\$20,315.26	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount
178	9/20	15.00	179	9/18	30.00

Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$8.75	\$183.75
Total Returned Item Fees	\$0.00	\$35.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

September 30, 2019 ■ Page 7 of 8



Summary of Overdraft Rewind SM Benefits

	Total this statement period	Total year-to-date †
Total Number of Overdraft and Return Item Fees Waived	0	1
Total Amount of Overdraft and Return Item Fees Waived	\$0.00	\$35.00

† Year-to-date total reflects fees waived since first full statement period of calendar year.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/01/2019 - 09/30/2019	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$1,500.00	-\$778.95 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$5,495.60 <input checked="" type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	91 <input checked="" type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$10.00 discount) ☐

RC/RC



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement. \$ _____

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$

C Add **A** and **B** to calculate the subtotal.

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

[illegible]

E Subtract D from C to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

General statement policies for Wells Fargo Bank

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Wells Fargo Way2Save® Savings

September 30, 2019 ■ Page 1 of 3



CASSANDRA L BANKO
DEBTOR IN POSSESSION
CH 11 CASE #18-29983(NJ)
304 N ESSEX AVE
MARGATE CITY NJ 08402-1830

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (347)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Activity summary

Beginning balance on 9/1	\$0.02
Deposits/Additions	4,500.00
Withdrawals/Subtractions	- 1,505.00
Ending balance on 9/30	\$2,995.02

Account number: _____

CASSANDRA L BANKO
DEBTOR IN POSSESSION
CH 11 CASE #18-29983(NJ)

New Jersey account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 021200025

Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$566.68
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.02

September 30, 2019 ■ Page 2 of 3



Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/4	Online Transfer From Banko C Everyday Checking xxxxxx4002 Ref #lb06S8Bpm7 on 09/04/19	500.00		
9/4	* Online Transfer to Banko C Everyday Checking xxxxxx4002 Ref #lb06Schlrm on 09/04/19		500.00	0.02
9/18	Online Transfer From Banko C Everyday Checking xxxxxx4002 Ref #lb06Vb2Krg on 09/18/19	1,000.00		1,000.02
9/23	* Online Transfer to Banko C Everyday Checking xxxxxx4002 Ref #lb06W2Tzb3 on 09/23/19		1,000.00	0.02
9/27	Online Transfer From Banko C Everyday Checking xxxxxx4002 Ref #lb06WlrI8M on 09/27/19	3,000.00		3,000.02
9/30	Monthly Service Fee		5.00	2,995.02
Ending balance on 9/30				2,995.02
Totals		\$4,500.00	\$1,505.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

* Indicates transaction counts toward the Regulation D and Wells Fargo savings withdrawal and transfer limit. Except outgoing wire transfers, there is no limit on the number of withdrawals or transfers made in person at an ATM or Wells Fargo location or on any types of deposits. For more information, please refer to your Account Agreement.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/01/2019 - 09/30/2019	Standard monthly service fee \$5.00	You paid \$5.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$300.00	\$0.02 <input type="checkbox"/>
· A daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· A monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/>
· The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

AM/AM

September 30, 2019 ■ Page 3 of 3



Worksheet to balance your account

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Description	Amount
Total	\$ _____

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Number/Description	Amount
Total	\$ _____

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3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.